

STATE OF HAWAII
LOSS MITIGATION GRANT PROGRAM
GUIDELINES

Section 1. Introduction. This document sets forth the basic guidelines under which grants may be awarded by the Insurance Division for the installation of wind resistive devices. Wind resistive devices are mechanisms that reduce property losses due to strong winds, as more fully defined in the current Wind Resistive Devices Technical Specifications.

Section 2. Guidelines for the Award of Grants.

(a) Subject to the availability of funds and full compliance with all program requirements, grants for wind resistive devices may be awarded by the commissioner:

- (1) That reimburse thirty-five per cent of costs incurred for wind resistive devices and their installation, up to a maximum total reimbursement of \$2,100 per dwelling;
- (2) On a first-come, first-served basis, solely as determined by the insurance commissioner;
- (3) For wind resistive devices, that meet the Wind Resistive Devices Technical Specifications, installed only in a single or multi-family dwelling after July 1, 2002;
- (4) Prior to September 15, 2007, only to former policyholders of the Hawaii Hurricane Relief Fund.

(b) To receive a grant, the applicant shall:

- (1) Install a wind resistive device or devices that meet the requirements of the Wind Resistive Devices Technical Specifications;
- (2) Prior to applying for the grant, the applicant shall have fully paid the cost of the wind resistive device or devices, including the installation costs for which the grant is sought;
- (3) Submit a completed application and required attachments and supporting documentation in the form provided in Exhibit A; provided that in the case of a building with multiple dwellings, the applicant shall have filed together grant applications for all dwellings in the building, except with respect to the installation of impact and pressure resistance exterior opening protection devices;
- (4) Submit a certification of a contractor in the form of Exhibit B, or in the case of do it yourself installation of roof to wall retrofits or plywood opening protection, a certification of an inspector in the form of Exhibit C;
- (5) Maintain the property that is the subject of the retrofit in accordance with the requirements of the Wind Resistive Devices Technical Specifications;
- (6) Meet the sequencing requirements set forth in the Wind Resistive Devices Technical Specifications.
- (7) Meet all additional requirements as determined by the commissioner;

(c) All grant applicants agree by their submission of a wind resistive device application that although it is believed that the wind resistive devices installed in accordance with this program may reduce losses from wind to varying degrees, the State of Hawaii makes no

representation or warranty as to the efficacy of these devices for property loss or life safety purposes under actual wind conditions. The grant applicant and property owner agrees to be bound by the disclaimer printed on the application and in the Wind Resistive Devices Technical Specifications.

(d) An incomplete application shall be rejected and the applicant must begin the process anew.

(e) For the first year of the grant program, grants shall be available only to former policyholders of the Hawaii Hurricane Relief Fund.

(f) All decisions of the insurance commissioner shall be final.

Exhibit A: Application Form

Exhibit B: Contractor Certification

Exhibit C: Inspector Certification for Self-Retrofit